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From: Peter Lenkoski [<mailto:peter.lenkoski@gmail.com>]

Sent: Tuesday, August 08, 2017 10:47 PM

To: Comments

Subject: July 31, 2017 - FDIC Notice of Proposed Rulemaking: Real Estate Appraisals; Comment Request (3064 AE-56)

Proposal does not address current low interest rates and effect on real estate prices or appraisal calculations. Real estate appraisers remain needed, hence the comment it takes much longer to review an appraisal than a review should signal a real danger. Also, in areas of rapid growth, it will be difficult to find appraisers willing to match appraisal values to current prices. In areas with high levels of retail properties and the potential for decline should limit the number of appraisers willing to match the numbers.

The proposal does not fully justify the change.

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Sent from my iPad